

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Ozell A. Ghaffaar  
 Debtor

Case No. 16-15008-elf  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: Virginia  
 Form ID: pdf900

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Nov 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2017.

db  
 13760071 +Ozell A. Ghaffaar, 624 Felton Avenue, Sharon Hill, PA 19079-2308  
 13760073 #+Alpha Recovery Corp., 5660 Greenwood Plaza, Suite 101, Englewood, CO 80111-2417  
 13760074 Aqua PA, 752 W. Lancaster Ave, Clifton Heights, PA 19018  
 13760075 Arcadia Recovery, POB 70256, Philadelphia, PA 19176-0256  
 13760076 Capital One, P.O. Box 85617, Richmond, VA 23276-0001  
 13760077 +Chase Auto, PO Box 15298, Wilmington, DE 19850-5298  
 13760078 Convergent, 800 SW 39th St., Pacific, WA 98047  
 13760079 +Crozer-Keystone Health Systems, P.O. Box 9800, Pompano Beach, FL 33075-0800  
 13775683 +DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550  
 (address filed with court: Directv, PO Box 11732, Newark, NJ 07101-4732)  
 13838552 Directv, LLC, by American InfoSource LP as agent, PO Box 5008,  
 Carol Stream, IL 60197-5008  
 13775686 +Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547  
 13775688 FedLoan Servicing, POB 69184, Harrisburg, PA 17106-9184  
 13760080 +Financial Recoveries, 200 East Park Dr. Suite 100, PO Box 1388,  
 Mount Laurel, NJ 08054-7388  
 13760081 +HAN Emergency Physicians, POB 8500-13973, Philadelphia, PA 19178-0001  
 13775693 +IC System, 444 Highway 96 East, PO Box 64378, Saint Paul, MN 55164-0378  
 13760084 +PECO Bankruptcy Collections, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338  
 13760086 +PENN Medicine, UPHS Physicians, POB 824406, Philadelphia, PA 19182-4406  
 13760085 +Penn Dental Medicine, 240 S. 40th Street, Philadelphia, PA 19104-6030  
 13760088 Philadelphia Parking Authority, POB 597, Baltimore, MD 21203-0597  
 13760089 Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495  
 13760090 +Sherrri Zhang, MD, Brandywine Two, 5 Christy Dr., Suite 102, Chadds Ford, PA 19317-9667  
 13838023 U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184,  
 Harrisburg, PA 17106-9184  
 13775702 +University of Phoenix, c/o FBCS, Inc., 330 S. Warminster Rd., Suite 353,  
 Hatboro, PA 19040-3433  
 13760091 +Verizon, PO Box 28000, Lehigh Valley, PA 18002-8000  
 13760092 #+Verizon Wireless, POB 26055, Minneapolis, MN 55426-0055  
 13972086 Wells Fargo Bank, N.A., Default Document Processing, Mac# N9286-01Y,  
 1000 Blue Gentian Road, Eagan MN 55121-7700  
 13782516 Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road,  
 Eagan MN 55121-7700  
 13760093 +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335  
 13775706 +Xerox State & Local, PO Box 41819, Philadelphia, PA 19101-1819

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Nov 02 2017 01:50:22 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 02 2017 01:49:52  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Nov 02 2017 01:50:11 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 cr E-mail/PDF: rmscedi@recoverycorp.com Nov 02 2017 01:46:17 The Bureaus, Inc.,  
 c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605  
 13760072 E-mail/Text: bankruptcy@acacceptance.com Nov 02 2017 01:50:00 American Credit Acceptance,  
 POB 204531, Dallas, TX 75320-4531  
 13783956 +E-mail/Text: bankruptcy@acacceptance.com Nov 02 2017 01:50:00 American Credit Acceptance,  
 961 E. Main Street, Spartanburg, SC 29302-2185  
 13760077 E-mail/Text: bankruptcy@phila.gov Nov 02 2017 01:50:21 City of Philadelphia,  
 Law Department, Enforcement Div., 1515 Arch Street, 15th Fl., Philadelphia, PA 19102-1508  
 13775684 +E-mail/Text: bankruptcynotices@dcicollect.com Nov 02 2017 01:50:32 Diversified Consultants,  
 10550 Deerwood Park Blvd. 309, Jacksonville, FL 32256-2805  
 13775692 +E-mail/Text: HWIBankruptcy@hunterwarfield.com Nov 02 2017 01:50:03 HSN Flexpay Dept.,  
 c/o Hunter Warfield, 4620 Woodland Corporate Blvd., Tampa, FL 33614-2415  
 13781971 E-mail/Text: bk.notifications@jpmchase.com Nov 02 2017 01:49:41 JPMorgan Chase Bank N.A.,  
 National Bankruptcy Department, P.O.Box 29505 AZ1-1191, Phoenix, AZ 85038-9505  
 13760083 E-mail/Text: bkrnotice@prgmail.com Nov 02 2017 01:50:00 Paragon Revenue Group,  
 216 LE Phillip Ct., Concord, NC 28025-2954  
 13793091 +E-mail/Text: equiles@philapark.org Nov 02 2017 01:50:37 Philadelphia Parking Authority,  
 701 Market Street Suite 5400, Philadelphia, PA 19106-2895  
 13796990 E-mail/PDF: rmscedi@recoverycorp.com Nov 02 2017 01:46:11  
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
 Miami, FL 33131-1605

TOTAL: 13

District/off: 0313-2

User: Virginia  
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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13775685 Eastern Account System I, 75 Glen Rd Suite 110, Sandy Hook  
13775674\* +Alpha Recovery Corp., 5660 Greenwood Plaza, Suite 101, Englewood, CO 80111-2417  
13775675\* American Credit Acceptance, POB 204531, Dallas, TX 75320-4531  
13775676\* Aqua PA, 752 W. Lancaster Ave, Clifton Heights, PA 19018  
13775677\* Arcadia Recovery, POB 70256, Philadelphia, PA 19176-0256  
13775680\* ++CITY OF PHILA SCHOOL DISTRICT OF PHILA, MUNICIPAL SERVICES BUILDING,  
1401 JOHN F KENNEDY BLVD 5TH FLOOR, PHILADELPHIA PA 19102-1617  
(address filed with court: City of Philadelphia, Law Department, Enforcement Div.,  
1515 Arch Street, 15th Fl., Philadelphia, PA 19102-1508)  
13775678\* Capital One, P.O. Box 85617, Richmond, VA 23276-0001  
13775679\* +Chase Auto, PO Box 15298, Wilmington, DE 19850-5298  
13775681\* Convergent, 800 SW 39th St., Pacific, WA 98047  
13775682\* +Crozer-Keystone Health Systems, P.O. Box 9800, Pompano Beach, FL 33075-0800  
13775687\* +Enhanced Recovery Company, PO Box 57547, Jacksonville, FL 32241-7547  
13775689\* +Financial Recoveries, 200 East Park Dr. Suite 100, PO Box 1388,  
Mount Laurel, NJ 08054-7388  
13760082\* +HAN Emergency Physicians, POB 8500-13973, Philadelphia, PA 19178-0001  
13775690\* +HAN Emergency Physicians, POB 8500-13973, Philadelphia, PA 19178-0001  
13775691\* +HAN Emergency Physicians, POB 8500-13973, Philadelphia, PA 19178-0001  
13775695\* +PECO Bankruptcy Collections, 2301 Market Street, N3-1, Philadelphia, PA 19103-1338  
13760087\* +PENN Medicine, UPHS Physicians, POB 824406, Philadelphia, PA 19182-4406  
13775697\* +PENN Medicine, UPHS Physicians, POB 824406, Philadelphia, PA 19182-4406  
13775698\* +PENN Medicine, UPHS Physicians, POB 824406, Philadelphia, PA 19182-4406  
13775694\* Paragon Revenue Group, 216 LE Phillip Ct., Concord, NC 28025-2954  
13775696\* +Penn Dental Medicine, 240 S. 40th Street, Philadelphia, PA 19104-6030  
13775699\* Philadelphia Parking Authority, POB 597, Baltimore, MD 21203-0597  
13775700\* Police & Fire Federal Credit Union, 901 Arch Street, Philadelphia, PA 19107-2495  
13775701\* +Sherri Zhang, MD, Brandywine Two, 5 Christy Dr., Suite 102, Chadds Ford, PA 19317-9667  
13775703\* +Verizon, PO Box 28000, Lehigh Valley, PA 18002-8000  
13775704\* +Verizon Wireless, POB 26055, Minneapolis, MN 55426-0055  
13775705\* +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTALS: 1, \* 26, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2017

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2017 at the address(es) listed below:

JILL MANUEL-CAUGHLIN on behalf of Creditor WELLS FARGO BANK, N.A. jill@pkallc.com,  
chris.amann@pkallc.com/nick.bracey@pkallc.com/samantha.gonzalez@pkallc.com/harry.reese@pkallc.com  
THOMAS I. PULEO on behalf of Creditor JPMORGAN CHASE BANK, N.A. tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov  
WILLIAM C. MILLER, Esq. ecfemails@phl3trustee.com, philaecf@gmail.com  
ZACHARY PERLICK on behalf of Debtor Ozell A. Ghaffaar Perlick@verizon.net,  
pireland1@verizon.net

TOTAL: 5

**UNITED STATES BANKRUPTCY COURT**  
**EASTERN DISTRICT OF PENNSYLVANIA**

**IN RE:** : **Chapter 13**  
: **OZELL A. GHAFFAAR,**  
: **Debtor** : **Bky. No. 16-15008 ELF**

**ORDER**

**AND NOW**, upon consideration of the Debtor's Motion Requesting that the Court Vacate the Prior Order Dismissing the Bankruptcy Case, and after notice and hearing, and with the consent of the Chapter 13 Trustee,

It is hereby **ORDERED** that:

1. The Motion is **GRANTED**.
2. The court's Order dated **September 5, 2017 (Doc. #60 )** dismissing this bankruptcy case is **VACATED** and the above captioned bankruptcy case is **REINSTATED** effective upon the entry of this Order.

**Date: November 1, 2017**

  

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**ERIC L. FRANK**  
**CHIEF U.S. BANKRUPTCY JUDGE**